

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

DAVID L. SUITERS  
JAYME L. SUITERS  
Debtor(s)

Case No. 14-70872JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2014.
- 2) The plan was confirmed on 05/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/21/2015, 11/14/2016, 08/02/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/10/2020.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,724.00.
- 10) Amount of unsecured claims discharged without payment: \$13,025.10.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$98,303.77
Less amount refunded to debtor	\$1,944.50

**NET RECEIPTS:** **\$96,359.27**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,310.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,073.19
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,383.19**

Attorney fees paid and disclosed by debtor: \$690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTOONA EMERGENCY PHYSICIAN	Unsecured	1.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Secured	3,491.24	3,599.04	3,599.04	3,599.04	1,213.73
AMERICAN INFOSOURCE LP - AGENT	Unsecured	388.00	388.36	388.36	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	288.00	277.23	277.23	0.00	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	1,244.00	1,392.94	1,392.94	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	32.00	NA	NA	0.00	0.00
CENTRAL CREDIT AUDIT INC	Unsecured	119.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	136.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	NA	1,809.10	1,809.10	0.00	0.00
COMMUNITY STATE BANK	Unsecured	4,983.28	NA	NA	0.00	0.00
COMMUNITY STATE BANK/ORBISON	Secured	5,000.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Priority	NA	17,235.93	0.00	16,634.52	0.00
CREDIT COLLECTION SERVICES++	Unsecured	84.00	NA	NA	0.00	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	94.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	1.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	1.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	108.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	332.00	332.89	332.89	0.00	0.00
M & T BANK	Priority	0.00	250.00	250.00	250.00	0.00
M & T BANK	Secured	117,432.00	125,649.34	0.00	56,334.29	0.00
M & T BANK	Secured	0.00	10,944.50	10,944.50	10,944.50	0.00
NRA GROUP LLC*	Unsecured	1.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	4,500.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	6,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1.00	548.97	548.97	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	1,907.33	1,907.33	0.00	0.00
RECOVERY MANAGEMENT GROUP	Unsecured	433.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	63,084.42	63,084.42	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	63,482.97	63,482.97	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON WIRELESS	Unsecured	469.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$56,334.29	\$0.00
Mortgage Arrearage	\$10,944.50	\$10,944.50	\$0.00
Debt Secured by Vehicle	\$3,599.04	\$3,599.04	\$1,213.73
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,543.54</b>	<b>\$70,877.83</b>	<b>\$1,213.73</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$250.00	\$16,884.52	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$250.00</b>	<b>\$16,884.52</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$133,224.21</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,383.19</u>
Disbursements to Creditors	<u>\$88,976.08</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$96,359.27</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/19/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.